

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>24-18475-SLM</u>
Linda I. Perez,	Chapter:	<u>7</u>
Debtor.	Judge:	<u>Meisel</u>

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**NOTICE OF PROPOSED ABANDONMENT**

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Ilissa Churgin Hook, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Clerk, United States Bankruptcy Court Martin Luther King, Jr. Federal Building 50 Walnut Street Newark, NJ 07102
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If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on February 25, 2025 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3A. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	Debtors' 1/3 interest in Real Property located at 2107 Palisade Avenue, Union City, NJ Fair Market Value of Property= \$890,000.00 Less approximate 10% costs of sale =\$801,000.00
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Liens on property:	First and Second Mortgage lies in the approximate total amount of \$1,175,151.00
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Amount of equity claimed as exempt:	\$0
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Objections must be served on, and requests for additional information directed to:

Name:	<u>Ilissa Churgin Hook, Chapter 7 Trustee</u>
Address:	<u>184 Grand Avenue, Englewood, NJ 07631</u>
Telephone No.:	<u>201-871-1333 Trustee@norgaardfirm.com</u>

In re:  
Linda I. Perez  
Debtor

Case No. 24-18475-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 29, 2025

User: admin  
Form ID: pdf905

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Linda I. Perez, 2107 Palisade Avenue, Union City, NJ 07087-4417
520374192	CONDUENT/NELNET NHLP-III/TR, CONDENT SHUT DOWN OPERATIONS 9/1/2019, TRANSFERRED LOANS TO NEW LOAN SERVICER, UTICA, NY 13504
520374194	+ Dyck-O'Neal, Inc., 3100 Monticello Avenue, Suite 600, Suite 450, Dallas, TX 75205-3439
520374211	+ RAYMOND & FLANNIGAN/WFFNB, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 29 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 29 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jan 29 2025 20:52:00	U.S. Bank Trust Company, National Association, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520374184	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 29 2025 20:53:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
520374188	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 29 2025 20:53:00	COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520374189	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 29 2025 20:53:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520374190	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 29 2025 20:53:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520374191	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 29 2025 20:53:00	COMENITYCAPITAL/FFE21, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
520374193	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 29 2025 20:53:00	DEPT OF EDUCATION/NELN, PO BOX 82561, LINCOLN, NE 68501-2561
520374195	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 29 2025 20:53:00	JEFFERSON CAPITAL SYSTEMS, LLC, ATTN: BANKRUPTCY, 200 14TH AVE E, SARTELL, MN 56377-4500
520374185	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 29 2025 21:06:35	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, 700 KANSAS LANE LA,

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf905

Total Noticed: 27

			MONROE, LA 71203
520374187	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 29 2025 20:50:44	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
520374196	^ MEBN	Jan 29 2025 20:45:48	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520374197	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 29 2025 20:50:44	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374201	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 29 2025 20:53:00	MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
520374203	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 29 2025 20:53:00	NELNET, ATTN: CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
520374205	+ Email/Text: bnc@nordstrom.com	Jan 29 2025 20:52:48	NORDSTROM FSB, ATTN: BANKRUPTCY, PO BOX 6555, ENGLEWOOD, CO 80155-6555
520374206	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 29 2025 21:05:51	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374212	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 29 2025 20:53:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
520374213	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 29 2025 20:51:02	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520460402	+ Email/Text: RASEBN@raslg.com	Jan 29 2025 20:52:00	U.S. Bank Trust Company, National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
520374214	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 29 2025 20:50:14	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A 3RD FLOOR, DES MOINES, IA 50328-0001
520374215	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 29 2025 21:06:34	WF BANK NA, ATTN: BANKRUPTCY, PO BOX 14517, DES MOINES, IA 50306-3517

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520374186	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE AUTO FINANCE, ATTN: BANKRUPTCY, 700 KANSAS LANE LA, MONROE, LA 71203
520374198	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374199	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374200	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374202	*+	MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
520374204	*+	NELNET, ATTN: CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
520374207	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374208	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374209	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374210	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502

District/off: 0312-2

User: admin

Page 3 of 3

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TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-CW1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ilissa Churgin Hook	Trustee@norgaardfirm.com J116@ecfbis.com
Russell L. Low	on behalf of Debtor Linda I. Perez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4